

**Erie County Department of Senior Services**  
**Health Insurance Information Counseling and Assistance Program (HIICAP)**  
**(716) 858-7883**

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**Low Income Subsidy - Extra Help Paying for Medicare Part D Costs**  
**(2013 Guidelines-updated 03/20/2013)**

Many people with Medicare who have limited resources will get extra help paying for Medicare prescription drug coverage. Some people will qualify to enroll in a plan and pay no premiums or deductibles and co-pays that are little or nothing. Some will qualify to enroll in a plan with a reduced deductible; others will qualify to pay a sliding scale premium and small coinsurance.

<b>If you have:</b>	Medicare <i>with full Medicaid coverage</i>  <u><b>Income</b></u> <\$958.00 / mo    single*** <\$1,293.00/ mo    couple***  <u><b>Assets</b></u> <\$8,580-single <\$13,620-couple	Medicare <i>With no Medicaid coverage</i>  <u><b>Income</b></u> <\$1,293.00/mo    single*** <\$1,745.00/mo    couple***  <u><b>Assets</b></u> < \$ 8,580    single* < \$13,620    couple	Medicare <i>with no Medicaid coverage</i>  <u><b>Income</b></u> <\$1,436.00/mo    single*** <\$1,939.00/mo    couple***  <u><b>Assets</b></u> <\$13,300 single* <\$26,580 couple*
<b>You pay:</b>	<b>You pay:</b> No premium ** No deductible \$1.15 co- pay /generic \$3.50 co-pay/brand-name \$0 co-pay in nursing home *Once OOP drug expenses reach \$6,733.75 in a year \$0 co-pay	<b>You pay:</b> No premium ** No deductible \$2.65 co pay/generic \$6.60 co pay/brand-name \$0 co-pay in nursing home *Once OOP drug expenses reach \$6,733.75 in a year \$0 co-pay	<b>You pay:</b> Sliding-scale premium \$66 deductible 15% coinsurance or plan's co-pay, whichever is less. *Once OOP drug expenses reach \$6,733.75 in a year \$2.65 co-pay/generic,\$ 6.60 co-pay /brand-name or 5% whichever is greatest

\* Assets that count include: savings and investments. Assets that do NOT count include the home you live in, your car and a burial plot and/or life insurance policy up to \$1,500 each.

\*\* No premium charge if you accept the state coverage plan. Otherwise, you may pay an additional premium charge

\*\*\* Plus disregard of \$20.00 per month or \$65.00 plus 1/2 of your wages if disabled and employed.

## Medicare Savings Programs (Buy-In) (2013 Guidelines)

**Medicare Savings Programs help people with Medicare, who do not qualify for Medicaid, pay for some of the costs of Medicare B.**

***Note:* Eligibility for any of these programs automatically qualifies you for full Low Income Subsidy (Extra Help) program ( see other side of this flyer).**

**There are three Medicare Savings Programs:**

- **(QMB): Qualified Medicare Beneficiary** Pays for Medicare's premiums, deductibles and coinsurance
- **(SLMB): Specified Low-income Medicare Beneficiary** Pays for Medicare's Part B Premium
- **(QI-1) : Qualifying Individual Program** Pays for Medicare's Part B Premium

<b>Medicare Savings Programs</b>				
<b>Program</b>	<b>Federal Monthly Income Net Limits</b>		<b>Asset Limits</b>	
	<b>Individual</b>	<b>Couple</b>	<b>Individual</b>	<b>Couple</b>
<b>QMB FPL +\$20</b>	\$978	\$1,313	No asset test	No asset test
<b>SLMB-120% FPL+\$20</b>	\$1,169	\$1,572	No asset test	No asset test
<b>QI-1- 135% FPL+\$20</b>	\$1,313	\$1,765.	No asset test	No asset test

**Net Income = Gross income minus premiums for health insurance.**